

EXHIBIT 5

WELLS FARGO HOME MORTGAGE
RETURN MAIL OPERATIONS
PO BOX 10368
DES MOINES IA 50306-0368



04/13/11



1AT 16569/004038/032940 0017 3 AGNVC LC279 708

CRAIG A ENIS
DEBORA M GRANJA

Account Information	
Online:	yourwellsfargomortgage.com
Fax:	(866) 278-1179
Telephone:	(800) 416-1472
Correspondence:	PO Box 10335 Des Moines, IA 50306
Hours of Operation:	Mon - Fri, 6 AM - 10 PM Sat, 8 AM - 2 PM CT
Loan Number:	9492
Property Address:	

Subject: Your request for mortgage payment assistance

Dear Craig A Enis & Debora M Granja:

We're getting back to you about your request for mortgage payment assistance and the options that are available to help you. We realize that the process can take some time, and we appreciate how patient you've been while we work on finding a solution for you.

Decision on the Federal Government's Home Affordable Modification Program

We carefully reviewed the information you sent us and, unfortunately, you are not currently eligible for the *Home Affordable Modification Program* because:

We are not considering your request for a modification because after being offered a Trial Period Plan or Home Affordable Modification you notified us on 04/13/2011 that you did not wish to accept the offer. Any trial period payments you have made will be applied to your mortgage loan in accordance with your current loan documents.

What you need to know about foreclosure

You will be granted a 30 day grace period to review your ineligibility in the federal government's *Home Affordable Modification Program*. If you have questions about the Home Affordable Modification Program or if you'd like to discuss your other options, we must hear from you within 30 days from the date of this letter. **During this period, we may continue with pending foreclosure action, but a foreclosure sale will not be conducted and you will not lose your home.** Even though we will continue to work with you to help you avoid a foreclosure sale, it's important to understand that - if your payments are past due - the foreclosure process may proceed at the same time.

If your mortgage has already been referred to foreclosure, that process will move forward.

If the foreclosure process hasn't already started, it could begin at any time once you become past due.

Please note, as part of the foreclosure process you may receive notices delivered by mail or see steps being taken to proceed with a foreclosure sale on your home. There isn't much time. So in order to help



LC279 708
004038/032940 AGNVC S2-ET-M1-C001

041311LC27900031

π	EXHIBIT	3
Wit.	DEBORA GRANJA	
Date	6/6/19	
Quyen N. Do, CSR No. 12447		

Account Information	
Loan Number:	9492
Property Address:	

you, it's critical that you contact us immediately to discuss your options.

What you need to know about your options

If you cannot meet the eligibility requirements for a loan modification, we want you to know you may still have options to avoid a foreclosure sale and the impact it could have on your finances.

The following options may be available to you if you qualify:

If the present value of your home is higher than your mortgage balance, you can try to sell your home prior to the foreclosure sale taking place.

If your mortgage balance is higher than the present value of your home, you may want to consider what is called "a short sale." This allows you to sell your home privately, for an agreed-upon amount that is less than what you owe on your mortgage. To start a short sale process, it is important for you to work with us in advance to set the selling price.

The remaining option is a deed in lieu of foreclosure. You can voluntarily deed the property to Wells Fargo, transferring ownership of your home to us.

Call us now

We must hear from you. If you are delinquent and don't call us right away, the foreclosure process will move forward and the options noted in this letter may not be available to you. Please call us now at the phone number listed in the account information section at the top of this letter.

Sincerely,

Wells Fargo Home Mortgage

Struggling with other expenses? Help is available.

Sometimes customers have trouble keeping up with their monthly expenses, other than their mortgage payments. If this is happening to you, help is available at no cost from a HUD-approved, non-profit credit counseling agency. Simply call a counselor who will work closely with you to lower your other monthly payments, take your financial circumstances into consideration, and create a budget plan to work for you. To find an agency in your neighborhood, call 1-800-569-4287 or call the HOPE Hotline at 1-888-995-HOPE.

Be sure you avoid anyone who asks for a fee for counseling or a loan modification or asks you to sign over the deed to your home or to make your mortgage payments to anyone other than Wells Fargo Home Mortgage.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt, and we have a security interest in the property and will only exercise our rights as against the property.

With respect to those loans secured by property located in the State of California, the state Rosenthal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of



LC279 708
004038/032941 AGNVC1 S2-ET-M1-C001

041311LC27900031

Account Information	
Loan Number:	9492
Property Address:	

violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

If you reside in the state of New York and if you believe the loss mitigation request has been wrongly denied, you may file a complaint with the New York State Banking Department at 1-877-BANK-NYS or www.banking.state.ny.us.

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex or marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050.

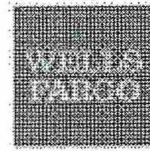

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N A © 2011 Wells Fargo Bank, N A. All rights reserved. Equal Housing Lender. NMLSR ID 399801



041311LC27900031

LC279 708
004038/032942 AGNVC1 S2-ET-M1-C001

May 23, 2013

CRAIG ENIS
DEBORA GRANJA


For: Wells Fargo Home Mortgage loan number ending in 9492

Dear CRAIG ENIS and DEBORA GRANJA:

As a Wells Fargo Home Mortgage customer you matter to us and we want to help you, but time is running out. Your mortgage account is seriously delinquent. To avoid foreclosure, you must contact us immediately.

Please note: As a result of your bankruptcy case, this letter is not an attempt to collect a debt from you or in any way violate any provision of the United States Bankruptcy Code. This letter has been sent to you for informational purposes only. This is not a bill or a request for payment, or a statement that you are personally obligated in any way to make a payment. Your decision to discuss workout options with Wells Fargo Home Mortgage is strictly voluntary. You are not obligated to pursue any workout options discussed with us. At your request, we will immediately terminate any such discussions should you no longer wish to pursue these options.

You may be able to stay in your home

Based on an estimate of your home's value, you're approved to enter into the attached Trial Period Plan for a mortgage modification. During the Trial Period, you will be required to make monthly payments in the amount of \$2,313.37.

If your first payment is received by **July 1, 2013** and you make both of the additional required Trial Period Plan monthly payments, your loan will be permanently modified. To accept this offer please call us at **877-808-6144 Ext. 87814** no later than 14 calendar days from the date listed at the top of this letter or send in your first monthly Trial Period payment instead of your normal monthly mortgage payment. When you contact us we will explain how to mail your first Trial Period Plan payment. If you do not contact me within 14 days or send in your monthly payment by the due date, you will no longer be eligible for this offer. During the 14 day period (when your application is pending) the foreclosure process will not move forward.

If you do not call to accept the offer within 14 days or send in your first payment by the due date, the foreclosure process will move forward. We will continue to work with you to help you avoid a foreclosure sale. However, please understand that if you have not yet been referred to foreclosure, that process could begin at any time. If your mortgage has been referred to foreclosure, as part of the foreclosure process, you may receive notices from a third-party attorney delivered by mail, or see steps being taken to proceed with a foreclosure sale of your home. During the Trial Period, a foreclosure sale will not be held as long as you comply with the terms of the Trial Period plan and make all your payments on time.

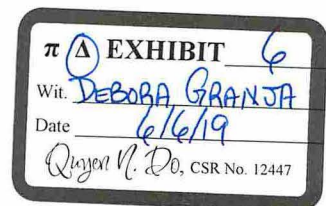
To stay in your home and avoid foreclosure, you must contact us right away.

You may choose to leave your home and avoid foreclosure

If you are unable or do not want to enter into the Trial Period Plan, you have two options to avoid foreclosure — a short sale or deed in lieu of foreclosure. See the enclosed Avoiding Foreclosure flyer for more information about these options.

You may be able to leave your home and still avoid foreclosure, but you must contact us right away.

**Act now to avoid
foreclosure**
**Contact us by June
6, 2013**
**Call 877-808-6144
Ext. 87814**



Respond by June 6, 2013

It's important that you call us at **877-808-6144 Ext. 87814**. We're standing by, ready to help you in any way we can. Please understand if we do not hear from you by **June 6, 2013**, foreclosure activities will proceed.

Sincerely,

Martha Hernandez
Home Preservation Specialist
877-808-6144 Ext. 87814
Wells Fargo Home Mortgage

Get free counseling to help manage expenses and avoid foreclosure.

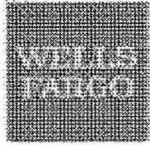
Reach out to a local HUD-approved, non-profit housing counseling agency if you're struggling to keep up with monthly expenses, or want help to avoid foreclosure. At no cost, a counselor will work closely with you, providing the information and assistance you need. To find an agency near you, go to www.hud.gov/offices/hsg/sfh/hcc/fc. Or call 1-800-569-4287.

Be sure you avoid anyone who asks for a fee for counseling or a loan modification, or asks you to sign over the deed to your home, or to make your mortgage payments to anyone other than Wells Fargo Home Mortgage.

See next page for important Trial Period Plan information.

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2013 Wells Fargo Bank, N.A. All rights reserved.
NMLSR ID 399801 8/11



**Trial Period Plan Notice**

You may be able to make your payments more affordable
Call 877-808-6144 Ext. 87814 for Immediate Assistance

May 23, 2013

CRAIG ENIS and DEBORA GRANJA

Loan No.: [REDACTED] 9492

Dear CRAIG ENIS and DEBORA GRANJA,

Wells Fargo Home Mortgage wants to continue to work with you to modify your mortgage and help make your payments more affordable.

Freddie Mac Loan Modification

The good news – you may be eligible for a modification offered by Freddie Mac (the owner of your loan). This modification is designed for customers who are struggling with their mortgage payments and may need assistance. In some cases, this is being offered because a customer didn't meet all of the eligibility criteria for a permanent modification under the government's Home Affordable Modification Program (HAMP), or were unable to successfully make payments under HAMP or another modification. For others, this is being offered because they haven't pursued any other modification programs.

With this modification, you will be required to make new affordable payments during a Trial Period. This is the first step toward qualifying for more affordable mortgage payments. Please read this letter so that you understand all the steps you need to take to modify your mortgage payments.

What you need to do

To accept this offer please call me at the phone number listed below no later than 14 calendar days from the date listed at the top of this letter or send in your first monthly Trial Period payment instead of your normal monthly mortgage payment. If you do not contact me within 14 days or send in your monthly payment by the due date, you will no longer be eligible for this offer. During the 14 day period (when your application is pending) the foreclosure process will not move forward.

You must make new monthly "Trial Period payments" in place of your normal monthly mortgage payment. Send your monthly Trial Period payments - instead of your normal monthly mortgage payments - as follows:

Trial Period Plan

1st payment: \$2,313.37 by July 1, 2013
2nd payment: \$2,313.37 by August 1, 2013
3rd payment: \$2,313.37 by September 1, 2013

Please note that your Trial Period may extend beyond the dates provided. For that reason, continue making your Trial Period payments in the same amount by the same day of each month you currently make your Trial Period payments until your home preservation specialist advises that you may move forward with a final modification or that you are no longer eligible for a modification.

Some reasons for the extension could be tied to other liens you have on your property that may be required to be cleared prior to final approval of your modification. For example, we may need to receive a subordination agreement from the other lenders so that we can maintain our lien position; or if you have a judgment placed on your property you may be required to pay off the lien. If you fail to provide a subordination agreement from another lender or fail to pay off a judgment lien as required, your modification may be denied even if you pay the Trial Period payments. Also, failure to make all Trial Period payments as outlined above, including if your Trial Period payments were extended will result in your Trial Period Plan being denied.



The trial payment amounts set forth above include principal, interest, and escrow amounts. After all Trial Period payments are timely made, your mortgage will be permanently modified. (Your existing loan and loan requirements remain in effect and unchanged during the Trial Period.) If each payment is not received by **Wells Fargo Home Mortgage** on or before the date it is due, you will no longer be eligible for a loan modification and your loan will not be modified.

If you do not call to accept the offer within 14 days or send in your first payment by the due date, the foreclosure process will move forward. We will continue to work with you to help you avoid a foreclosure sale. However, please understand that if you have not yet been referred to foreclosure, that process could begin at any time. If your mortgage has been referred to foreclosure, as part of the foreclosure process, you may receive notices from a third-party attorney delivered by mail, or see steps being taken to proceed with a foreclosure sale of your home. During the Trial Period, a foreclosure sale will not be held as long as you comply with the terms of the Trial Period plan and make all your payments on time.

If you have any questions or if you cannot afford the Trial Period payments shown above but want to remain in your home, or if you have decided to leave your home but still want to avoid foreclosure, please call the phone number below. Review the attached "Frequently Asked Questions".

Sincerely,

Martha Hernandez
Home Preservation Specialist
877-808-6144 Ext. 87814
Wells Fargo Home Mortgage

Attachments: (1) Frequently Asked Questions and (2) Additional Trial Period Plan Information and Legal Notices



FREQUENTLY ASKED QUESTIONS

Get the answers you need to some of the most common questions.

Q. What is a Freddie Mac Loan Modification?

A Freddie Mac Loan Modification offers you an opportunity to permanently modify your loan, which may make your mortgage payments more manageable for the life of the loan. With a Freddie Mac Loan Modification, you may be able to permanently modify your loan if you successfully complete a Trial Period Plan.

Q. Why are you offering me this option?

We want to work with you to find a long-term solution. We know many homeowners are struggling with their mortgage payments and need assistance. That's why we are offering you the opportunity to qualify for a Freddie Mac Loan Modification. We want to help make your mortgage payments more manageable, so you can stay in your home and avoid foreclosure if possible.

Q. What are the benefits of a Freddie Mac Loan Modification?

A Freddie Mac Loan Modification offers you a permanent long-term solution to make your mortgage more affordable.

Q. If I didn't qualify for a permanent modification under HAMP, will I qualify for a Freddie Mac Loan Modification?

The requirements for a Freddie Mac Loan Modification have been designed specifically to assist borrowers who could be like you, were unable to qualify for a permanent modification through HAMP or who were not able to successfully make payments on a prior modification.

Q. Will I still receive incentive compensation like the HAMP program provides?

No. A Freddie Mac Loan Modification does not offer incentive compensation for borrowers. The borrower incentive compensation is only available to borrowers who were eligible/qualified for a permanent modification under HAMP.

Q. Is there a Trial Period I have to complete?

Yes. There is a Trial Period for the Freddie Mac Loan Modification. You will be required to complete a Trial Period prior to entering into a permanent Loan Modification Agreement. Your loan will not be permanently modified until you successfully complete the Trial Period Plan and you enter into a Loan Modification Agreement.

Q. Why is there a Trial Period?

The Trial Period offers you immediate payment relief (and could prevent a foreclosure sale) and gives you time to make sure you can manage the lower monthly mortgage payment. Note: This is only a temporary Trial Period Plan. Your existing loan and loan requirements remain in effect and unchanged during the Trial Period.

Q. When are my Trial Period payments due?

Your payment amount and the day each month that your payment is due during the Trial Period is on page 1 of this package under the heading "Trial Period Plan".

Q. What happens if I can't afford the new payments?

If you do not make the specified Trial Period payments in full in the month when due, you will not qualify for a permanent modification and will not be allowed to enter into a permanent Loan Modification Agreement. If you successfully complete the Trial Period and enter into a Loan Modification Agreement, you will no longer be eligible for the modified payment terms if you are 60 days late within the first 12 months of the permanent modification. If that occurs, we will look at other options to resolve your mortgage delinquency (a short sale or deed in lieu of foreclosure). If an alternative solution cannot be found, we will need to commence or continue foreclosure proceedings.



FREQUENTLY ASKED QUESTIONS

Get the answers you need to some of the most common questions.

Q. What happens if I misstate or misrepresent my information/documentation?

If you have intentionally misrepresented any fact(s) in connection with any of the documentation you have submitted to demonstrate your status, financial information or hardship, the Trial Period Plan and any Loan Modification Agreement may be cancelled (and we may pursue foreclosure proceedings). Additionally, knowingly submitting false information may violate federal law.

Q. What else should I know about this offer?

- To accept this offer you must call no later than 14 calendar days from the date listed at the top of this letter or send in your first monthly Trial Period payment instead of your normal monthly mortgage payment.
- If you make your new payments on time we will not conduct a foreclosure sale.
- You will not be charged any fees for this Trial Period Plan or final modification.
- If your loan is modified, we will waive all unpaid late charges.
- Your credit score may be affected by accepting a Trial Period Plan or modification. When you become past due on your mortgage payments, it's important to understand that the actions you take to correct the situation can affect your credit score. If you choose a loan modification, your credit score could be negatively impacted during the Trial Period plan, but it may not be as impacted as an ongoing series of late payments or foreclosure. During that process, we are required by law to continue to report the delinquency status of your loan to the credit reporting agencies as "paying under a partial or modified payment agreement". When you are approved for a permanent loan modification, the modification process is complete and is recorded on your credit report as "loan modified" as long as you make your permanently modified payments on time. Keep in mind that the degree of impact to your credit score depends on your overall credit circumstances and is different for each individual. The credit score could remain unchanged, increase or decrease. For more information about your credit score, go to <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre24.shtm>.

Q. How was my new payment in the Trial Period determined?

Your Trial Period payment is based upon a variety of factors including your verified income, current value of your property, unpaid loan balance and amounts past due. Freddie Mac uses this information to provide the most affordable terms for you and which should be sufficient to pay your modified principal and interest due on your modified loan. Your Trial Period payments include escrow amounts to cover your property taxes, insurance premiums, and other permissible escrow fees based on our current escrow analysis, including any homeowners' association dues. Your modified monthly payment may change, if your property taxes and insurance premiums change, as permitted by law. If you did not have an escrow account before, you will be required to establish an escrow account for the payment of such escrow amounts. The timing of your tax and insurance bills may require that you make a payment to cover any such bills when they come due. This is known as an escrow shortage. Your loan has an escrow shortage of **\$46.50**; this can either be paid in a lump sum when the loan is modified or over the next 5 years (or 60 months). If you wish to pay the total shortage as a lump sum, please contact us at **877-808-6144 Ext. 87814**.

Q. When will I know if my loan can be modified permanently and how will the modified loan balance be determined?

Once you make all of your Trial Period payments on time, we will send you a Loan Modification Agreement detailing the terms of the modified loan. The Loan Modification Agreement will become effective once you and we have signed it. Any difference between the amount of the Trial Period payments and your regular mortgage payments will be added to the balance of your loan along with any other past due amounts as permitted by your loan documents. While this will increase the total amount that you owe, it should not significantly change the amount of your modified mortgage payment.



Q. Will my interest rate and principal and interest payment be fixed after my loan is permanently modified?

Once your loan is modified, your interest rate and monthly principal and interest payment will be fixed for the life of your mortgage. Your new monthly payment will also include an escrow for property taxes, hazard insurance and other escrowed expenses, but your servicer will separately notify you of the escrow amount to include with your monthly payment. If the cost of your homeowners insurance, property tax assessment or other escrowed expenses increases, your monthly payment will increase as well.

Additional Trial Period Plan Information and Legal Notices

The terms of this offer are accepted and the terms of your Trial Period Plan are effective on the day you make your first Trial Period payment, provided you have paid it on or before **July 1, 2013**. By accepting this offer, you and we agree that:

You are certifying that all information you previously provided, e.g., regarding your status, income and expenses, and hardship, is still true and correct.

- You certify under penalty of perjury that all of the written information you previously provided to Servicer in the Request for Modification and Affidavit signed by you in connection with the Making Home Affordable Program (HAMP) continues to be true and correct. This includes, among other things, information about your status and the status of the property, your income and expenses, and your hardship. You understand that Servicer is relying on your certification in offering you the Trial Period Plan and any Loan Modification Agreement. If there have been any changes in the information you provided, you must contact Servicer at **877-808-6144 Ext. 87814** to discuss whether the changes affect your Trial Period Plan or eligibility for a loan modification. You must have this discussion before you send in your first Trial Period payment.

We will not proceed to foreclosure sale during the Trial Period, provided you are complying with the terms of the Trial Period Plan.

- Any pending foreclosure action or proceeding may be immediately resumed if you fail to comply with the terms of the Trial Period Plan or do not qualify for a modification. No new notice of default, intent to accelerate, acceleration or similar notice will be necessary to continue the foreclosure action, and all these notices are waived to the extent permitted by applicable law.

During the Trial Period, we may accept and post your Trial Period payments to your account and it will not affect foreclosure proceedings that have already been started.

- You agree that we may hold the Trial Period payments in an account until sufficient funds are in the account to pay each of your monthly Trial Period payment obligations. You also agree that we will not pay you interest on the amounts held in the account. Any amounts remaining at the end of the Trial Period will be applied to any outstanding amounts that you owe at the end of the Trial Period reducing the amount that will otherwise be added to the principal balance of your modified loan.
- Our acceptance and posting of your new payment during the Trial Period will not be deemed a waiver of the acceleration of your loan or foreclosure action and related activities, and shall not constitute a cure of your default under your loan unless the payments are sufficient to completely cure your entire default under your loan.

If your monthly payment did not include escrows for taxes and insurance, you are now required to establish an escrow account for these items.

- You agree that any prior waiver that allowed you to pay directly for taxes and insurance is revoked. You agree to establish an escrow account and to pay required escrows into that account.

Your current loan documents remain in effect; however, you may make the Trial Period payments instead of the payments required under your loan documents.

- You agree that all terms and provisions of your current mortgage note and mortgage security instrument remain in full force and effect and you will comply with those terms; and that nothing in the Trial Period Plan shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the loan documents.



The Trial Period Plan notice will be rescinded if an error is detected.

- You agree that if an error in the terms of the Trial Period Plan or your eligibility is detected after issuance of the Trial Period Plan notice, the Trial Period Plan will be void and of no legal effect upon notice to you of such error. You understand that a corrected Trial Period Plan will be provided to you if it is determined that you remain eligible for a loan modification after correction of the error.

Information on avoiding foreclosure

For your information only — do not return

Mortgage assistance options are available to help

There are a variety of mortgage assistance options available to help you keep your home and avoid a foreclosure sale. You may be eligible to refinance or modify your mortgage to make your payments and terms more manageable. Or, if you have missed a few payments, you may qualify for a temporary (or permanent) option to help you get your finances back on track. Depending on your circumstances, keeping your home may not be possible. In that case, a short sale or deed in lieu of foreclosure may be a better choice than foreclosure — see the table below for more information.

Options	Overview	Benefit
Reinstatement	Pay the total amount you owe, in a lump-sum payment and by a specific date. This may follow a forbearance plan as described below.	Allows you to avoid foreclosure by bringing your mortgage current if you can show you have funds that will become available at a specific date in the future.
Repayment plan	Pay back your past-due payments together with your regular payments over an extended period of time.	Allows you time to catch up on late payments without having to come up with a lump sum.
Forbearance plan	Make reduced mortgage payments or no mortgage payments for a specific period of time.	Have time to improve your financial situation and get back on your feet.
Loan modification	Receive modified terms of your mortgage to make it more affordable or manageable after successfully making the reduced payment during a "Trial Period" (i.e., completing a three-month Trial Period plan).	Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship.
Short sale	Sell your home and pay off a portion of your mortgage balance when you owe more on the home than it is worth.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.
Deed in lieu of foreclosure	Transfer the ownership of your property to us.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available. This is useful when there are no other liens on your property.



Beware of foreclosure scams — tips and warning signs

Scam artists are stealing millions of dollars from distressed homeowners by promising immediate relief from foreclosure, or demanding cash for counseling services when HUD approved counseling agencies provide the same services for FREE. If you receive an offer, information or advice that sounds too good to be true, it probably is. Don't let them take advantage of you, your situation, your house or your money. Remember, help is FREE.

How to Spot a Scam — beware of a company or person who:

- Asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage.
- Guarantees they can stop a foreclosure or get your loan modified.
- Advises you to stop paying your mortgage company and pay them instead.
- Pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read, and you don't fully understand.
- Claims to offer "government-approved" or "official government" loan modifications.
- Asks you to release personal financial information online or over the phone and you have not been working with this person and/or do not know them.

How to Report a Scam — do one of the following:

- Go to www.preventloanscams.org and fill out the Loan Modification Scam Prevention Network's (LMSPN) complaint form online and get more information on how to fight back. Note: you can also fill out this form and send to the fax number/e-mail/address (your choice!) on the back of the form.
- Call 1(888)995-HOPE (4673) and tell the counselor about your situation and that you believe you got scammed or know of a scam.

The Loan Modification Scam Prevention Network is a national coalition of governmental and private organizations led by Fannie Mae, Freddie Mac, NeighborWorks America™ and the Lawyers' Committee for Civil Rights Under Law.



CRAIG ENIS and DEBORA GRANJA [REDACTED]	Loan Number: [REDACTED] 9492 Payment Amount Due: 2,313.37 Payment Due Date: July 1, 2013
Wells Fargo Home Mortgage Suite L-2-200 1200 West 7 th Street Los Angeles, CA 90017	

CRAIG ENIS and DEBORA GRANJA [REDACTED]	Loan Number: [REDACTED] 9492 Payment Amount Due: 2,313.37 Payment Due Date: August 1, 2013
Wells Fargo Home Mortgage Suite L-2-200 1200 West 7 th Street Los Angeles, CA 90017	

CRAIG ENIS and DEBORA GRANJA [REDACTED]	Loan Number: [REDACTED] 9492 Payment Amount Due: 2,313.37 Payment Due Date: September 1, 2013
Wells Fargo Home Mortgage Suite L-2-200 1200 West 7 th Street Los Angeles, CA 90017	





Make 3 trial payments to modify your mortgage

CRAIG ENIS and DEBORA GRANJA

August 29, 2013

Subject: Wells Fargo Home Mortgage loan number ending in 9492

Dear CRAIG ENIS and DEBORA GRANJA:

As a Wells Fargo Home Mortgage customer you matter to us, and we want to help you. Your mortgage is seriously delinquent. Even if you have already received a pre-foreclosure letter, we are offering an easier option that may allow you to stay in your home.

You can stay in your home and modify your mortgage by making *three Trial payments* and then continuing to make those payments on time.* Then we will send you your final modification documents to sign. There is no additional paperwork required to accept this Streamlined Modification.

This is an option to keep your home

Based on your home's value, you're already approved for the attached Streamlined Modification. In order to take advantage of this option to stay in your home, you will be required to make monthly payments in the amount of \$2,336.94.

If your first payment is received by **October 1, 2013** and you make the subsequent monthly Trial Period Plan payments by their due dates, you will receive your final modification document to sign.

To accept this offer please call me at the phone number listed below no later than 14 calendar days from the date listed at the top of this letter or send in your first monthly trial period payment instead of your normal monthly mortgage payment. If you do not contact us within 14 days or send in your monthly payment by the due date, you will no longer be eligible for this offer. During the 14 day period the foreclosure sale will not move forward.

This offer can work alongside other modification options

Even if you are already talking with us about other modification options, we still want you to take advantage of this Streamlined Modification.

Act now to avoid foreclosure

Make 3 trial payments at a lower principal and interest amount and modify your mortgage.

Call

1-800-416-1472

Central Time

Monday through Friday:
6:00 a.m. – 8:00 p.m.

Saturday:
8:00 a.m. – 6:00 p.m.

π Δ EXHIBIT 7
Wit. DEBORA GRANJA
Date 6/6/19
Rogers N. D., CSR No. 12447



Once you start your trial period, we may be able to offer you a mortgage modification with a lower monthly principal and interest payment under a different program including the federal government's Home Affordable Modification Program (HAMP). To see if you qualify, you must submit a complete Borrower Response Package. If you have already submitted your Borrower Response Package, we'll evaluate you for a foreclosure prevention option, including HAMP. In the meantime, you are encouraged to participate in this trial period for a mortgage modification.

You may choose to leave your home and avoid foreclosure

If you are unable or do not want to stay in your home, you have two options to avoid foreclosure; a short sale or a mortgage release (also known as a deed in lieu of foreclosure). You may be able to leave your home and still avoid foreclosure, but you must contact us right away.

Respond by September 12, 2013

It's important that you call me at 1-800-416-1472. I am standing by, ready to help you in any way we can. Please understand if I do not hear from you by September 12, 2013, foreclosure activities will proceed.

Sincerely,

Martha Hernandez

Home Preservation Specialist
877-808-6144 Ext. 87814
Wells Fargo Home Mortgage

*Assuming other eligibility requirements are met.

Streamlined Modification Trial Period Plan notice

Based on a careful review of your Mortgage account, we are offering you an opportunity to enter into a Trial Period Plan for a mortgage modification. This is the first step toward qualifying for more affordable mortgage payments or more manageable terms. It is important that you read this information in its entirety so that you completely understand the actions you need to take to successfully complete the Trial Period Plan to modify your mortgage.

Proposed modification terms

If you successfully complete the Trial Period Plan by making the required payments, you will receive a modification with a fixed-interest rate for 40 years from the date the modification is effective. [If we determine that the unpaid balance of your mortgage is more than 115% of the value of your home, you will be eligible to have up to 30% of your principal balance deferred, and the deferred amount will not be subject to any interest rate charges. Moreover, the deferred principal amount will not be due and payable until the earlier of (i) the end of the 40-year term of the modified mortgage, (ii) any sale or transfer of your interest in the property, or (iii) a refinance or payoff of your mortgage loan.]

Step 1: To stop the foreclosure process (suspension of foreclosure)

In order to delay referring your mortgage to foreclosure, or suspend foreclosure proceedings if your loan has been referred to foreclosure:

- You must contact us at 1-800-416-1472 or in writing at the address provided below no later than **September 12, 2013** to indicate your intent to accept this offer.



- You may also make your first trial period payment by **October 1, 2013**, we will suspend the foreclosure process.

However, if you do not respond by **October 1, 2013**, we may continue with the foreclosure process, and a foreclosure sale may occur.

This offer will be revoked if a foreclosure sale occurs, even if the sale occurs prior to the first trial period payment due date set forth below.

Step 2: To accept this offer

You must make your first trial period payment by the first payment due date designated below. If you fail to make the first trial period payment by the first payment due date and we do not receive the payment by the last day of the month in which it is due, this offer will be revoked and foreclosure proceedings may continue and a foreclosure sale may occur.

Time is of the essence.

Step 3: Make trial period payments

To successfully complete the Trial Period Plan, you must make the Trial Period Plan payments below.

- First payment: **\$2,336.94** by **October 1, 2013**
- Second payment: **\$2,336.94** by **November 1, 2013**
- Third payment: **\$2,336.94** by **December 1, 2013**

Please send your trial period payments to:

Suite L-2-200
1200 West 7th street
Los Angeles, CA 90017

If you have questions about your trial period or final modification requirements, please contact us at 1-800-416-1472.

Please note that your trial period may extend beyond the dates provided. For that reason, continue making your trial period payments in the same amount by the same day of each month you currently make your trial period payments until your home preservation specialist advises that you may move forward with a final modification or that you are no longer eligible for a modification.

Some reasons for the extension could be tied to other liens you have on your property that may be required to be cleared prior to final approval of your modification. For example, we may need to receive a subordination agreement from the other lenders so that we can maintain our lien position; or if you have a judgment placed on your property you may be required to pay off the lien. If you fail to provide a subordination agreement from another lender or fail to pay off a judgment lien as required, your modification may be denied even if you pay the trial period payments. Also, failure to make all trial period payments as outlined above, including if your trial period payments were extended will result in your Trial Period Plan being denied.

Next Steps



- It is important that you thoroughly review the *frequently asked questions* and additional *Trial Period Plan information and legal notices information* attached.
- Once you have successfully made each of the payments above by their due dates, you have submitted the required signed copies of your modification agreement, and we have signed the modification agreement, your mortgage will be modified in accordance with the terms described in your final modification agreement.
- **We must receive each payment in the month in which it is due. If you miss a payment or do not fulfill any other terms of your trial period, this offer will end and your mortgage loan will not be modified.**
- If you have not been evaluated for eligibility for a modification under the federal Home Affordable Modification Program (HAMP) and you return a complete Borrower Response Package that we previously sent to you no later than **November 1, 2013** we may be able to offer you a HAMP modification with a lower monthly principal and interest payment than we estimate you would receive for the proposed modification described above.
- If you have questions about this information, your trial period payments, or our mortgage modification requirements, please contact us at 1-800-416-1472.
- If you feel that you cannot afford the trial period payments shown above but want to remain in your home, or if you have decided to leave your home, please contact us at 1-800-416-1472 to discuss alternatives to foreclosure.

Please note that except for your monthly mortgage payment amount during the trial period, the terms of your existing note and all mortgage requirements remain in effect and unchanged during the trial period.

Frequently asked questions

Q. What else should I know about this offer?

- If you make your new payments on time, we will not conduct a foreclosure sale.
- You will not be charged any fees for the three-month trial period plan or for the final Streamlined Modification.
- If your loan is modified, we will waive all unpaid late charges.
- When you become past due on your mortgage payments, it's important to understand that the actions you take to correct the situation can affect your credit score. If you choose a loan modification, your credit score could be negatively impacted during the trial period plan, but it may not be as impacted as an ongoing series of late payments or foreclosure. During the loan modification process, we are required by law to continue to report the delinquency status of your loan to the credit reporting agencies as "paying under a partial or modified payment agreement". When you are approved for a final loan modification, the modification process is complete and is recorded on your credit report as "loan modified" as long as you make your modified payments on time. Keep in mind that the degree of impact to your credit score depends on your overall credit circumstances and is different for each individual. For more information about your credit score and how it might be affected, go to <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre24.shtm>
- If your monthly payment did not include escrows for taxes and insurance, you are now required to do so.

Q. Why is there a trial period?

The trial period offers you immediate mortgage payment relief (and could help prevent a foreclosure



sale) and it gives you time to make sure you can manage the lower monthly payment. Note: the trial period is temporary, and your existing loan and loan requirements remain in effect and unchanged during the trial period. However, once the trial period payments are made you will receive a final modification to sign.*

Q. When will I know if my loan can be modified, and how will the modified loan balance be determined?

Once you make all of your Trial Period Plan payments on time, we will send you a Loan Modification Agreement that details the terms and conditions of the modified loan. Be sure that you read and understand the new terms and conditions.

Q. Are there incentives that I may qualify for if I am current with my new payments?

Borrower incentive compensation is only available to borrowers who qualify for and accept a permanent modification under HAMP. In order to be considered for a HAMP modification, you must return a complete Borrower Response Package no later than **November 1, 2013**. If we determine that you are eligible for a HAMP modification with a lower monthly principal and interest payment than we estimate you would receive for the proposed modification described above, then we will offer you the HAMP modification agreement. At that point if you choose to accept that option, you will be eligible for the borrower incentive compensation under HAMP.

Q. Will my interest rate and principal and interest payment be fixed after my loan is modified?

If your loan is modified as described above under the Proposed Streamlined Modification Terms, your interest rate and monthly principal and interest payment will be fixed for the life of your mortgage. Your new monthly payment will include an escrow for property taxes, hazard insurance and other escrowed expenses. If the cost of your homeowners insurance, property tax assessment or other escrowed expenses increases, your monthly payment will increase as well. Please note, if we are able to offer you another modification program (based on proper return of a completed Borrower Response Package — see question above), then your interest rate may change based on the terms and conditions, as described in the modification agreement.

* Other eligibility requirements may apply.

Additional Trial Period Plan information and legal notices

We will not proceed to foreclosure sale during the trial period, provided you are complying with the terms of the Trial Period Plan:

- Any pending foreclosure action or proceeding that has been suspended may be resumed if you fail to comply with the terms of the plan or do not qualify for a final modification.
- You agree that we will hold the trial period payments in an account until sufficient funds are in the account to pay your oldest delinquent monthly payment. You also agree that we will not pay you interest on the amounts held in the account. If any money is left in this account at the end of the Trial Period Plan and you qualify for a loan modification, those funds will be deducted from amounts that would otherwise be added to your modified principal balance.
- Our acceptance and posting of your payment during the trial period will not be deemed a waiver of the acceleration of your loan (or foreclosure actions) and related activities, and shall not constitute a cure of your default under your loan unless such payments are sufficient to completely cure your entire default under your loan.

If your monthly payment did not include escrows for taxes and insurance, you are now required to do so:



You agree that any prior waiver that allowed you to pay directly for taxes and insurance is revoked. You agree to establish an escrow account and to pay required escrows into that account.

Your current loan documents remain in effect; however, you may make the trial period payment instead of the payment required under you loan documents:

You agree that all terms and provisions of your current mortgage note and mortgage security instrument remain in full force and effect and you will comply with those terms; and that nothing in the Trial Period Plan shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the loan documents.



Active Servicemembers

The Servicemembers Civil Relief Act (SCRA) may offer protection of relief to members of the military who have been called to active duty. If either you have been called to active duty, or you are the spouse or financial dependent of a person who has been called to active duty, and you haven't yet made us aware of your status, please contact our Military Customer Service Center at **1-866-936-SCRA (1-866-936-7272)** or fax your Active Duty Orders to **1-877-658-4585**, attention Special Loans/SCRA.

Get free counseling to help manage expenses and avoid foreclosure

Reach out to a local HUD-approved, non-profit housing counseling agency if you're struggling to keep up with the monthly expenses, or want help to avoid foreclosure. At no cost, a counselor will work closely with you, providing the information and assistance you need. To find an agency near you go to **www.hud.gov/offices/hsg/sfh/hcc/fc**. Or call **1-800-569-4287**. You can also call the HOPE Hotline at **1-888-995-HOPE**.

Be sure you avoid anyone who asks for a fee for counseling or a loan modification, or asks you to sign over the deed to your home, or to make your mortgage payments to anyone other than Wells Fargo.

What you need to know about foreclosure

We will continue to work with you to help you avoid a foreclosure sale. However, please understand that the foreclosure process could begin at any time. If your mortgage has already been referred to foreclosure, that process will continue to move forward. Also, as part of the foreclosure process, you may receive notices from a third-party attorney delivered by mail, or see steps being taken to proceed with a foreclosure sale of your home.

Beware of foreclosure scams – tips and warning signs

Scam artists are taking advantage of distressed homeowners by promising immediate relief from foreclosure or demanding cash for counseling services when HUD-approved counseling agencies provide the same services for free. If you receive an offer, information or advice that sounds too good to be true, it probably is. Don't let them take advantage of you, your situation, your home or your money. Remember, help is free.

How to spot a scam – beware of a company or person who:

- Asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage.
- Guarantees they can stop a foreclosure or get your loan modified.
- Advises you to stop paying your mortgage company and pay them instead.
- Pressures you to sign over the deed to your home or sign any paperwork that you haven't had a change to read, and you don't fully understand.
- Claims to offer "government approved" or "official government" loan modifications.
- Asks you to release personal financial information online or over the phone and you have not been working with this person and/or do not know him or her.

How to report a scam – do one of the following:

- Go to **www.preventloanscams.org** and fill out a Loan Modification Scam Prevention Network's (LMSPN) complaint form online and get more information on how to fight back. Note: You can also fill out this form and sent it to the fax number/email/address (your choice) on the back of the form.
- Call **1-888-995HOPE (7673)** and tell the counselor about your situation and that you believe you were scammed or know of a scam

Disclosures, terms and conditions

This information is accurate as of date of printing and is subject to change without notice. Esta información es precisa a la fecha de impresión y está sujeta a cambios sin previo aviso.

Por favor, tenga en cuenta que el resto de la correspondencia, documentos legales y notas aclaratorias le serán suministrados en inglés. Le recomendamos que obtenga los servicios de un intérprete independiente para que le ayude según necesidades.



Wells Fargo Bank, N.A. is required by the Fair Debt Collection Practices Act to inform you that if your loan is currently delinquent or in default, as your loan servicer, we will be attempting to collect a debt, and any information obtained will be used for that purpose. However, if you have received a bankruptcy discharge, and the loan was not reaffirmed in the bankruptcy case, Wells Fargo Bank, N.A. will only exercise its rights against the property and is not attempting any act to collect the discharged debt from you personally.

We are required by the Fair Credit Reporting Act (FCRA) to accurately report the status of your loan to the credit reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

With respect to those loans located in the State of California, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

Wells Fargo Home Mortgage is a division of Wells Fargo Bank N.A. ©2013 Wells Fargo Bank N.A. All rights reserved.
NMLSR ID 399801



CRAIG ENIS and DEBORA GRANJA [REDACTED]	Loan Number: [REDACTED] 9492 Payment Amount Due: 2,336.94 Payment Due Date: October 1, 2013
Wells Fargo Home Mortgage Suite L-2-200 1200 West 7 th Street Los Angeles, CA 90017	

CRAIG ENIS and DEBORA GRANJA [REDACTED]	Loan Number: [REDACTED] 9492 Payment Amount Due: 2,336.94 Payment Due Date: November 1, 2013
Wells Fargo Home Mortgage Suite L-2-200 1200 West 7 th Street Los Angeles, CA 90017	

CRAIG ENIS and DEBORA GRANJA [REDACTED]	Loan Number: [REDACTED] 9492 Payment Amount Due: 2,336.94 Payment Due Date: December 1, 2013
Wells Fargo Home Mortgage Suite L-2-200 1200 West 7 th Street Los Angeles, CA 90017	

